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Dear Fellow Floridians:

Florida's Legislative Session officially kicked off on March 5, and we have hit the ground running! Nearly 1900 bills have been filed—many of which may be of particular interest to those licensed by the Division of Insurance Agent & Agency Services. For example, Senate Bill [538](#) and House Bill [387](#) concern policy fees charged by surplus lines agents. Senate Bills [896](#) and [1052](#) and House Bill [733](#) concern minimum coverage requirements for motor vehicle liability policies and changes to the Florida No Fault Law. Senate Bill [122](#) proposes revising attorney fee provisions under insurance policies and contracts as they relate to assignment of benefits contracts.

As your CFO, I am committed to keeping our licensees informed of changes that impact the insurance industry. If and when a bill affecting agents, agencies or adjusters becomes law, my office will ensure that licensees are made aware.

You can read more about all bills in the Florida Senate and House this legislative session [here](#). The Senate's website includes a "Track Bill" feature which you can use to receive updates on any bills you are interested in.

Sincerely,

Jimmy Patronis
 Chief Financial Officer
 State of Florida





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News You Can Use

CFO Jimmy Patronis Announces Arrest of Licensed Orlando Insurance Agent in \$16,763 Fraud Scheme

Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Sheila De Lima Torres Tecchio, a licensed insurance agent with Enterprise Insurance Agency, Inc., after she allegedly prepared and submitted fraudulent insurance applications to multiple insurance carriers in an effort to defraud Floridians out of \$16,763.

CFO Jimmy Patronis said, "Insurance fraud is not a victimless crime and it drives up rates for honest, hardworking consumers. We hold Florida's licensed insurance agents to the highest standard of honesty and professionalism and it's despicable when this trust is broken just to make a quick buck. Let me be clear: If you commit insurance fraud in Florida, you will be caught and we will hold you accountable."

CFO Patronis' fraud detectives discovered that Tecchio was writing and submitting fraudulent insurance applications to multiple insurance companies. Tecchio misclassified the vehicles as either personal use or limited business purpose vehicles without the owner's knowledge. Tecchio then submitted the fraudulent applications resulting in her receiving commissions of approximately \$16,763 for 39 vehicles between March 12, 2017, and March 30, 2018. Because of these actions multiple consumers were going without insurance coverage.

Tecchio surrendered to the Orange County Jail and was arrested on March 6. Tecchio faces counts of scheme to defraud, false and fraudulent motor vehicle insurance application and grand theft. If convicted, Tecchio could face up to 70 years in prison.

Florida Insurance Commissioner Debunks Top AOB Myths

ASSIGNMENT OF BENEFITS

MYTH VS. REALITY

Myth:

Signing an AOB agreement is a risk-free way to recover from a storm or loss.

Reality:

There are risks associated with signing an AOB. In some cases, you may be a party in a lawsuit or responsible for payment of additional costs. A lien may also be placed on your home if you fail to pay.



Myth:

Signing an AOB is my only option when recovering from a loss.

Reality:

Signing an AOB is not your only option. You should immediately contact your insurance company or agent following a loss to discuss your options and if signing an AOB is your best course of action.

Myth:

If I sign an AOB and decide I want to cancel the agreement, I can always back out and regain the rights to my insurance benefits.

Reality:

A properly executed AOB is a binding contract, and the consumer cannot cancel on their own. Unless the assignee agrees to cancel, the consumer will have to file a lawsuit to regain control over the insurance benefits in court.



Myth:

Signing an AOB is the fastest way for me to recover from a loss.

Reality:

When used appropriately, an AOB agreement can be a great tool when recovering from a loss. However, some homeowners who have signed an AOB have been left on the hook with unfinished repairs and additional out of pocket expenses, further exacerbating their recovery.

Myth:

Restoration specialists are pressuring me to sign an AOB because they want to help me get back on my feet as soon as possible.

Reality:

Most licensed restoration vendors truly want to help their clients recover as fast as possible. However, there are bad actors who use AOB agreements as a way to obtain your insurance benefits, inflate claims, and sue insurance companies to force them to pay the claim. These instances, and the unnecessary litigation associated with them, will result in rising insurance rates for homeowners.



NEED HELP during the claims filing process?

Contact your insurance company immediately after a loss or call CFO Jimmy Patronis' Insurance Consumer Helpline
1-877-MY-FL-CFO (1-877-693-5236)



FLORIDA OFFICE OF
INSURANCE REGULATION

In his continued efforts to ensure Floridians understand the impacts of assignment of benefits (AOB) abuse, Commissioner David Altmaier has debunked the top five myths and most common AOB-related misunderstandings.

An AOB allows a restoration vendor to "stand in the shoes" of a consumer who has experienced home damage by granting consumers

the right to sign over their insurance benefits to the vendor, who files claims for work performed. The AOB also allows the vendor to seek direct payment from the insurance company and if litigation is pursued, vendors can also demand payment of attorney's fees.

Commissioner Altmaier stated: "When used appropriately, an AOB is a great tool for consumers and should remain accessible to all policyholders. However, it is imperative homeowners review and understand the documents they are asked to sign following a loss or damage to their property as AOB abuse continues to negatively impact consumers, their insurance rates, and markets across Florida. Across the state, AOB agreements are being used by bad actors as a vehicle to exploit Florida's unique attorney fees statute to fill their coffers with additional profits at the expense of every homeowner in our state. Absent a legislative solution, AOB abuse will severely hamper Floridians' ability to recover from future storms."

For more information about this issue, visit the Office of Insurance Regulation's (OIR) "Assignment of Benefits Resources" [webpage](#).

CFO Jimmy Patronis Spearheading Fraud Free Florida Initiative

Florida Chief Financial Officer (CFO) Jimmy Patronis launched Fraud Free Florida, a new initiative aimed at better coordinating collective investigative efforts to protect Florida's large population, especially seniors, from scam artists. The initiative will bring together statewide law enforcement officials, local state attorneys, private sector stakeholders, and members of CFO Patronis' fraud investigative teams. Its goal will be to help Florida stay ahead of new scams and take on rampant fraud already taking place including: fraud at unscrupulous opioid treatment centers, public assistance fraud, identity theft, and cybersecurity issues.

CFO Jimmy Patronis said, "Florida currently ranks first in fraud and second in identity theft nationwide. In 2017, identity theft cost Americans nearly \$905 million. This is unacceptable, and we must use innovative ways to stay two steps ahead of criminals who want to take your identity, steal money from families who need it, and prey on vulnerable Floridians. We see it after every hurricane, millions of dollars are stolen as crooks prey on Florida families in their time of need to make a quick buck.

"I am proud to announce this initiative today and look forward to working with an all-star team of top law enforcement officials and stakeholders from across our state. I look forward to creating a lasting impact as we go after these criminals and expose scam artists who aim to cheat the system and target hardworking Floridians."

The new Fraud Free Florida initiative joins the ranks of CFO Patronis' already robust Division of Investigative and Forensic Services (DIFS), which includes the Disaster Fraud Action Strike Team (DFAST) aimed at curbing hurricane-related insurance fraud, as well as his Division of Public Assistance Fraud. CFO Patronis' DIFS is one of the top law enforcement agencies in the state dedicated to rooting out fraud and investigating financial crimes. Fraud Free Florida will help agencies better collaborate on fraud cases and identify law changes needed to make Florida the toughest state in the nation on fraud.

You can join the fight and even report fraud and scams at FraudFreeFlorida.com.

Statewide Search for \$42 Million Fraud Ring Leader

CHIEF FINANCIAL OFFICER JIMMY PATRONIS

WANTED



**JORGE ARNALDO
VALIDO**

DOB: 09/08/1957

CHARGES: Scheme to Defraud, Money
Laundering, Insurance Fraud, Criminal
Use of I.D. and RICO

MINERVA E VALIDO
a/k/a Minerva Edilia Valido

DOB: 12/31/1961

CHARGES: Scheme to Defraud, Money
Laundering, Insurance Fraud, Criminal
Use of I.D. and RICO

**If you can identify these subjects or if contact
is made, please call (239) 278-7527.**



Chief Financial Officer (CFO) and State Fire Marshal Jimmy Patronis is asking for the public's help in locating alleged scam artists still at large after a recent \$42.7 million insurance fraud bust announced in Ft. Myers. Jorge Valido, a former Miami doctor and ring leader in the fraud scheme is still at large, along with his sister Minerva Valido, an alleged associate in the scheme.

CFO Jimmy Patronis said, "We need your help—these criminals are on the run and we need you to help apprehend them. Call my detectives with tips so we can get them off of the streets and put them in jail where they belong."

Anyone with any information is encouraged to call the Bureau of Insurance Fraud, Fort Myers field office at (239) 278-7527 or the Fraud Hotline at 800-378-0445.

Expanded image of [Jorge Valido](#) and [Minerva Valido](#).

CFO Jimmy Patronis Announces 10 Arrests in \$42.7 Million Insurance Fraud Bust



At a press conference in Ft. Myers, Chief Financial Officer (CFO) Jimmy Patronis announced the arrests of 10 individuals in an alleged \$42.7 million insurance fraud ring. Jorge Valido, a former Miami doctor and primary figure in the fraud scheme is still at large. Valido, who was previously indicted for healthcare fraud, and his associates are alleged to have stolen doctors' identities, illegally obtained insurance information and billed \$42,742,852 in fraudulent medical services.

CFO Jimmy Patronis said, "Insurance fraud is not a victimless crime and fraud like this drives up insurance costs for every Floridian. Stolen identities, fake clinics, and stealing \$42 million—this was an elaborate fraud scheme and ultimately consumers are on the losing end. Let me be clear: If you commit insurance fraud in Florida, my office will catch you and you will go to jail."

Attorney General Ashley Moody said, "This organized crime scheme cost health insurance companies millions and stretched from Hillsborough to Miami Dade County. Insurance fraud is a serious crime that forces higher premiums on all rate payers, and as Attorney General, I will continue to work with our great law enforcement partners to investigate and bring to justice any criminal organization exploiting Florida's insurance market."

An investigation by CFO Patronis' fraud detectives revealed that 14 individuals submitted 23,708 claims to insurance companies, containing over 20 different physicians' stolen identities for fraudulent services from 2015 to 2018. Claims were listed as originating from 15 "phantom clinics" with addresses in the Fort Myers, Tampa, Lake Worth, Boca Raton and Miami. These fake clinics had physical addresses to function solely as drop boxes for insurance payments. In total, \$42,742,852 in fraudulent claims were submitted to insurance companies for payment. The National Insurance Crime Bureau (NICB) and Attorney General Moody's Office of the Statewide Prosecutor assisted in this investigation.

Maylene Cruz, Xiomara Baullosa, Jorge Valido Leyva, Anais Hernandez Jorge, Nivardo R. Parra, Nestor Damian Rodriguez, Nestor Rodriguez, Luis Eslen Machado, Sandra Efigenia Nadal Hidalgo, and Enrique Galera-Risco were arrested and/or charged on February 6. Jorge Arnaldo Valido, Arnaldo Valido, Minerva E. Valido and Gonzalo Rodriguez are all still at large. All parties face charges of scheme to defraud, money laundering, insurance fraud, criminal use of I.D., and RICO.

Orange County Cop Arrested for Insurance Fraud

Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Wadih Ojeil, a deputy with the Orange County Sheriff's Office, after he

allegedly filed a false and fraudulent automobile insurance claim for \$2,230 with the GEICO insurance company.

CFO Jimmy Patronis said, "Not only is filing false insurance claims illegal, but it drives up insurance rates for hardworking Floridians. This deputy swore to uphold and protect the law, but instead he committed fraud for personal gain. No matter who you are, my fraud detectives will find you and you will be held accountable."

CFO Patronis' fraud investigators revealed that on July 6, 2018, Ojeil struck a deer with his 2012 Ford Mustang damaging his personal vehicle. After the incident, Ojeil contacted his insurance company to add comprehensive coverage to his existing automotive policy. He did not report any existing damage when he added the comprehensive coverage and specifically asked GEICO if the added insurance covered deer collision. The new coverage did not go into effect until July 9, three days after the incident.

Once the coverage went into effect, Ojeil contacted his insurance company to file a claim on July 10, claiming he hit a deer causing damage to his vehicle. During a recorded interview with CFO Patronis' fraud detectives, Ojeil admitted he filed a fraudulent insurance claim and that he added comprehensive coverage to his policy, knowing the vehicle had already been damaged.

Ojeil was arrested on February 15, 2019, and booked into the Orange County Jail. Ojeil was charged with filing a false and fraudulent insurance claim. If convicted, Ojeil faces up to 5 years in prison.

Scammers Arrested in \$2.8 Million Dental Insurance Fraud Scheme

Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Renate Manns, owner of International Dental Group, Inc., along with five associates in an alleged \$2.8 million insurance fraud scheme based in Miami-Dade County.

CFO Jimmy Patronis said, "Let me be clear: If you commit fraud in Florida, you will be caught and you will be thrown in jail. I am continuing my fight against fraud to protect Floridians from skyrocketing insurance premiums."

CFO Patronis' fraud Investigators discovered Manns originally employed six licensed dentists at her practice. Once the dentists left the practice, Manns allegedly used their names and license information to bill insurance companies for fraudulent dental treatments between 2014 and 2017. One license used in the scheme belonged to a dentist who passed away in November 2013.

Manns was arrested on January 29, along with four of her associates: Raquel Soca, Carmen Elena Perez, and her husband Danilo Alain Perez, for their involvement in the fraud scheme. On January 31, the fifth associate Macia Rocio turned herself over to law enforcement for her involvement. All participants face multiple charges including identity theft, organized fraud, insurance fraud, and grand theft.

CFO and State Fire Marshal Jimmy Patronis Addresses Senate Banking and Insurance Committee



Florida Chief Financial Officer (CFO) and State Fire Marshal Jimmy Patronis spoke to the Florida Senate Banking and Insurance Committee to address Assignment of Benefits abuse. Watch the committee meeting as well as CFO Patronis' remarks (31:09) here on [The Florida Channel](#).

CFO Jimmy Patronis said, "Assignment of Benefits is a financial crisis in Florida and today I encouraged lawmakers to bring everyone to the table-including insurers, attorneys, contractors, and state leaders-to find the best solutions to addressing this mounting problem. Abuse of AOB is a deceptive practice and it's important that we do everything to protect and empower Floridians against the bad actors who prey on vulnerable situations."

CFO Jimmy Patronis' Insurance Fraud Detectives to Investigate Port Richey Mayor Dale Massad

In light of the recent arrest of Port Richey Mayor Dale Massad on charges of practicing medicine without a license, Chief Financial Officer (CFO) Jimmy Patronis announced he has directed his fraud detectives to investigate any alleged insurance fraud relating to Massad.

CFO Jimmy Patronis said, "As a result of the recent findings surrounding Mayor Massad's arrest, I have directed my office to investigate whether or not he fraudulently profited from insurance policies while practicing medicine without a license. As this case remains ongoing, we ask members of the community to come forward with any information they may have surrounding this case."

Massad, 68, was apprehended as the Pasco County Sheriff's deputies were serving a search warrant at his Port Richey home. He allegedly shot multiple rounds at deputies before being taken into custody. No injuries were reported.

Members of the community who believe they have information surrounding potential insurance fraud are encouraged to contact the CFO's Fraud Tip Hotline by calling 1-800-378-0445. Callers can choose to remain anonymous and they may be eligible for a cash reward if the information they provide leads to a successful prosecution.

CFO Jimmy Patronis Announces Arrest of Miami-Dade Clinic Owners for Stealing Over \$45,000 in Staged Accident Scheme

Chief Financial Officer (CFO) Jimmy Patronis announced the arrests of Pedro Sanchez, Jorge Enrique Martinez, Ivelis Garcia, Yanisbel Rodriguez Ocana and Victor Manuel Meneses Salina after their alleged involvement in orchestrating and executing a car accident scheme to exploit personal injury protection (PIP) benefits by filing fraudulent insurance claims.

CFO Jimmy Patronis said, "Committing fraud for personal gain is appalling and raises insurance premiums for hardworking Floridians. My office will continue to hold scam artists accountable and send them to jail."

On May 19, 2017, CFO Patronis' Bureau of Insurance Fraud Investigators discovered that clinic owners Pedro Sanchez, of Sanchez Therapy Center, and Jorge Enrique Martinez, of Hialeah Quality Diagnostics, offered to pay participants, Yanisbel Rodriguez Ocana and Victor Manuel Meneses Salina for their involvement in a car crash as a part of a PIP fraud scheme. Once the staged accident occurred, the police were called to the scene and a crash report was generated.

Days after the staged accident occurred, the participants went to Sanchez and Martinez clinics acting as injured accident victims to receive treatment. Garcia, office manager of Quality Diagnostics, coached the participants on what to say to the insurance company regarding any therapy services. Garcia also provided the participants with blank therapy treatment forms to sign when no therapy services were ever provided by the clinics. Both clinics submitted fraudulent billing on behalf of the participants to United Auto Insurance Company and GEICO Insurance Company totaling \$85,631 of which \$45,145 was paid by the insurance companies.

Sanchez, Ocana and Salina were arrested on January 11, and Martinez and Garcia surrendered to law enforcement at Turner Guilford Knight Correctional Center on January 15. All parties face charges of staged accident, insurance fraud, false claims, grand theft, organized scheme to defraud and patient brokering. If convicted, they face up to 15 years in prison.

Hurricane Irma Insurance Scammer Arrested for Stealing \$14,000 from Homeowners

Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Mary Bruce for unlicensed public adjusting and filing false and fraudulent liens on individuals' homes following Hurricane Irma. In total, Bruce stole \$14,000 from homeowners.

CFO Jimmy Patronis said, "After a hurricane, Florida families are incredibly vulnerable and my fraud teams ensure that scammers who take advantage are found and thrown in jail. If you need repairs to your home and an offer sounds too good to be true, it probably is. Report these incidents so we can get these criminals off the streets and deter others from committing these crimes."

Following Hurricane Irma in September 2017, CFO Patronis' investigators discovered that Bruce approached roofing companies and homeowners in Central Florida and falsely identified herself as a "claims manager." Bruce told homeowners she could increase prior hurricane insurance claim settlements up to \$30,000, but would require homeowners to sign a Power of Attorney document in order to do so.

Once signed, Bruce would submit an adjusted claim to the insurance company, doubling the original cost estimates submitted previously. If the insurance company refused to pay the increased adjusted amount, Bruce would then place a lien on the homeowner's property.

Bruce was arrested and booked into the Volusia County Jail on charges of unlicensed public adjuster and filing of false and fraudulent lien. If convicted, Bruce faces up to 10 years in prison.

Hurricane Irma Scam Artist Arrested AGAIN in \$68,000 Fraud Bust

Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Mary Bruce for alleged unlicensed practice of public adjusting and grand theft related to Hurricane Irma. Bruce attempted to steal more than

\$68,000 in fraudulent claims. This is Bruce's second arrest for insurance fraud this year. She bonded out of jail in January and was arrested again on separate charges.

CFO Jimmy Patronis said, "It never ceases to amaze me the lengths these scam artists will go to steal your hard-earned money. My detectives caught this criminal once, and they have arrested her again. I promise you this: If you commit insurance fraud, we will find you, and you will go to jail."

Following Hurricane Irma in September 2017, CFO Patronis' investigators discovered that Bruce approached homeowners whose home sustained roof and interior damages from the storm. Bruce told the homeowners that she was an "independent claims adjuster" that could negotiate settlements with insurance companies. Bruce required the homeowners to pay \$3,500 and to sign a Power of Attorney. However, Bruce is not a licensed attorney, public adjuster, nor a general contractor.

Bruce then submitted fraudulent cost estimates for roofing work to the insurance company. In total, she submitted \$68,000 in fraudulent insurance claims to the homeowner's insurance company.

Bruce was arrested and booked into the Brevard County Jail and charged for rendering services as an unlicensed public adjuster, as well as for grand theft. If convicted, Bruce faces up to 10 years in prison.



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In The Know

STLDI's (Short-Term Limited-Duration Insurance) and Your Customers

Consumers have more options than ever when choosing health insurance coverage. If you've ever tried to pick between the multitude of ranch dressings at the grocery store, you know sometimes being spoiled for choice can be overwhelming. Do you pick the buttermilk ranch, bacon ranch or avocado ranch? Yogurt based or classic? Low fat, low carb, or gluten free? Ranch dressing is a relatively simple thing. It's hard to make a mistake when choosing one. In the worst-case scenario, you'll need to go back to the store for another bottle. For consumers comparing health insurance options, the decision can be far from simple. Choosing a product that does not suit their needs can have detrimental effects. Since the President signed the executive order extending the contract terms for short-term limited-duration insurance (STLDI), sales of STLDI's appear to be on the rise, giving consumers yet another option. If your customer is considering short term health coverage, there is key information they need to know.

What is an STLDI? - An STLDI is designed to fill temporary gaps in health coverage. These gaps might be a change in employment, waiting to become eligible for Medicare, when transitioning from one plan to another, or awaiting the next ACA open enrollment period. Until October 2018, STLDI's could only be issued for a maximum of three months of coverage. Now, these types of policies can have a contract term of up to 364 days and can be renewed for up to 36 months.

Can coverage be denied? – STLDI's are not guaranteed issue. Carriers can deny an application based upon medical history.

What's excluded? –STLDI's are not required to cover preexisting conditions, prenatal care, prescription drugs, or mental health care. If your customer is planning to expand their family, is dealing with a mental illness, or has a preexisting condition, these may not be covered under a STLDI.

Is this an Association Health Plan? – Association Health Plans are offered by small business that form and/or join associations to offer coverage to members of the association. Depending on how the master group policy is written, coverage may be determined by insurance laws of the state that approved it, which may differ from Florida's insurance laws. Association policies, issued outside of Florida must file their policy forms

for informational purposes, but the rates are not approved by the Florida Office of Insurance Regulation (OIR).

When will the policy expire? – STLDI policies are not considered minimum essential health coverage under the Affordable Care Act (ACA). As a result, loss of coverage under an STLDI will not make the customer eligible for a Special Enrollment Period under ACA. If the coverage under an STLDI expires or the customer is no longer eligible for coverage under the STLDI, and open enrollment under ACA is still months away, the consumer could be left without coverage.

Is there an out-of-pocket maximum? – There are **no** out of pocket limits for co-payments or deductibles.

Read more about STLDI's [here](#).

Agents should always verify the companies they sell for are authorized to do business in Florida. If you suspect an entity is not authorized to transact insurance in Florida, please notify our office. Call **877-MY-FL-CFO** (1-877-693-5236).



[Read more](#)

Clarifying GAP Insurance

Guaranteed Asset Protection (GAP) is a product most often associated with auto loans or leases. The product is intended to protect a consumer in the event of a total loss when the cash value of the vehicle is less than the remaining balance on the loan or lease. It is illegal to sell GAP protection in Florida unless the insurer has a valid Certificate of Authority to sell insurance in Florida unless the seller of the GAP protection is the lender or lessor.

When the lending institution is agreeing to waive the difference in value, the product is not considered insurance. Similarly, many leases include language stating the lessor will waive the right to receive the difference in lease payments for an additional cost. This is also not considered insurance.

GAP protection is considered insurance when it is sold by a third party. That third party must have a certificate of authority, issued by the Office of Insurance Regulation, permitting them to sell insurance products in Florida. Agents and entities selling GAP protection must hold the appropriate Credit Insurance license.

Cyber Fraud and Title Insurance

According to the [FBI's Internet Crime Complaint Center \(IC3\) 2017 Internet Crime Report](#), Florida had the second highest number of cyber fraud victims in the country at 21,887. Losses totaled \$110,620,330.00 in 2017. Florida has seen a rise in cyber fraud in real estate and title insurance transactions, specifically. This is unsurprising when you consider the large number of commercial and residential real estate

transactions in Florida. While no age group is immune to cyber fraud, Florida is also home to a large population of the group most victimized by cyber fraud, the over 60 age group.

One of the most common types of cyber fraud is conducted via email. Often, the perpetrator will hack into a real estate agent's email account and send a phony email to one of the parties, created to look like legitimate correspondence. The "spoofed" email includes wiring instructions to complete the transaction. The hacker's goal is to transfer funds to their bank account rather than the seller's. Often, the hacker's account is located offshore, making recovery of the funds difficult. Emails can also be hacked to obtain normally protected personal information from documents used in the transaction, like social security numbers, for later use in conducting other types of fraud, such as identity theft. As a title insurance licensee, being tricked by one of these hackers can be very costly. Below are some tips to protect yourself, your agency, and the buyer.

Look to your underwriter – Many carriers offer cyber security specific training or materials to guide you.

Be secure – Be sure your system, browser and security software is up to date. Avoid public wi-fi, even if it is password protected. If you can't avoid public wi-fi, consider using an alternate encryption such as a virtual private network (VPN). Implement two-factor authentication for remote access to your network.

Be vigilant – Verify the sender's email address. Hover over any link with your mouse and look to the bottom of your browser window. The actual web address the link directs to will be listed there. Don't click the link unless you're absolutely sure it's safe. If you are submitting financial information via a link or website, look to the address bar and be sure the URL begins with [https](https://). The "s" indicates the site is secure.

Double check – Use contact information you already have to verify an email is legitimate. DO NOT use the links or phone numbers in the email you are verifying. The links could expose your computer and/or network to more cyber-attacks. If the email is spoofed, the email addresses and phone numbers included probably belong to the hackers.

Verify – Check to be sure the funds were sent to the correct bank account immediately after the transfer.

Title Insurance Agency Fees

The Department of Financial Services (Department) is often asked to advise if certain fees are allowable and where these fees are to be recorded on the closing disclosure and/or HUD settlement forms. The Department can answer these concerns very simply:

1. The Florida Department of Financial Services does not regulate the amount of each fee charged as part of a closing.
2. These forms were developed by the Consumer Financial Protection Bureau (CFPB). Questions about how to complete these forms should be directed to the CFPB at www.consumerfinance.gov.

The Department is charged with making sure Florida consumers are not deceived by our licensees when they purchase title insurance and close on a property.

As part of any inspection or investigation done, the Department will verify at a minimum that the title insurance agent, or agency:

- Charged the correct premium for the title insurance policy and each of the policy's endorsements.
- Allocated the premium payment to the proper party as stated in the sales contract.
- Deposited the funds for the transaction in a separate bank account, as required by [§626.8473, F.S.](#)
- Disbursed the escrow funds as specified in the sales contract, settlement statements, and any other escrow agreement(s).
- Charged the consumer the same fees the agency advertised or told the consumer would be required to close on the property.
- Satisfied the problems discovered during the title searches as required by the title insurer.
- Met all the requirements to assure title is transferred to the new owner, properly, as outlined in the closing documents and sales contracts.

The Florida Statutes defines "closing services" as the service provided by a licensed title insurer, title insurance agent or agency, or attorney agent in the agent's or agency's capacity as such, including, but not limited to, preparing documents necessary to close the transaction, conducting the closing, or handling the disbursing of funds related to the closing in a real estate closing transaction in which a title insurance commitment or policy is to be issued. These are activities that reduce the future liability of the title insurer by making sure the closing was conducted suitably, the correct people signed the appropriate forms, all existing liens were identified and discharged or excluded from coverage, the property was properly identified, existing loans were satisfied, and the new documents were recorded timely in the proper venue.

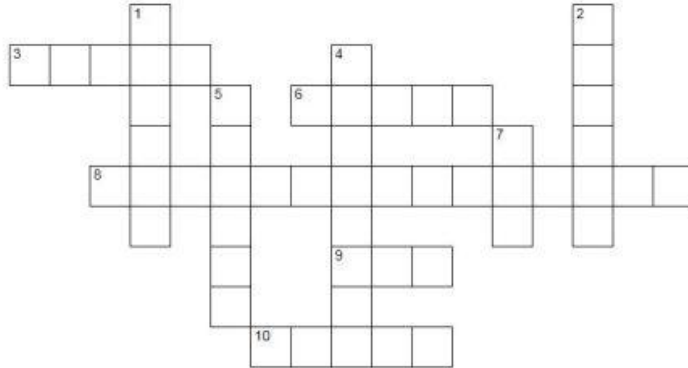
The Florida Insurance Code does not require the title agent, or agency, to meet these requirements on its own. Title agencies are permitted to hire outside parties to assist in the completion of these duties. When a title insurance agency does this, it must also include these fees in with its closing services fee that it advertises to the public and that it reports to the Office of Insurance regulation (OIR) in its data filing for that year.

Title agencies are permitted to charge the third-party fees as separate line items as long as the consumer has been notified these fees represent responsibilities of the agency, which were contracted to a third party. The consumer must also understand these fees will be charged to them either as part of the closing services fee total, or in addition to the agency's closing services fee. However, in no case should a third-party fee be charged to a consumer in a deceptive or misleading manner. Irrespective of how these fees are charged, the Florida Insurance Code will hold the title agency and its agent in charge responsible for the work product of the vendors selected and/or hired by the agency to perform any services that fall under *closing services*, *primary title services*, or the *title search*, regardless of which party to the transaction pays for these services.



The 2018 Florida Statutes are available online. The Florida Statutes can be viewed at [Online Sunshine](#)

This is Puzzling.



ACROSS

- 3 There has been a rise in _____ fraud affecting title and real estate transactions.
6 Legislative Session begins the 5th of _____
8 An alpha numeric designation which broadly defines the subject of the course.
9 Abuse of _____ is a deceptive practice
10 _____ policies can have a contract term of up to 364 days

DOWN

- 1 E-recording _____ fees are an example of red flag line item charges.
2 _____ Adjusters should take course CE 5-320 for their Law & Ethics Update course.
4 The Title Agency _____ is due by May 31, 2019.
5 Agents should _____ before you sell.
7 GAP protection is _____ considered insurance if sold by the lender or lessor.

The answer key is found on the Education Central page.

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Course Authority and What It Means to You

A course authority is an alpha numeric designation which broadly defines the subject of the course. Generally, the course authority will link to a specific license type. For example: A course authority of CE 2-15, would be courses designed for life, health and variable annuity agents licensed under type 2-15.

The following is a listing of some of the broader course authorities and the license types they're designed for:

CE 2-20 – Property and Casualty agents and Customer Representatives
CE 2-40 – Health agents
CE 2-14 – Life (including Variable Annuities)
CE 2-15 - Health and Life (including Variable Annuities)
CE 4-10 – Title agents
CE 2-34 – Bail Bond agents
CE 3-24a, b and c – All Lines adjusters
CE 3-20a, b and c – Public adjusters

The importance of the course authority becomes critical as it relates to the 5-hour Law and Ethics Update course. The "Update" course is license specific, as follows:

CE 5-220 - Property and Casualty agents and Customer Representatives
CE 5-240 - Health agents
CE 5-214 - Life (including Variable Annuities)
CE 5-215 - Health and Life (including Variable Annuities)
CE 5-237 - Bail Bond agents
CE 5-320 - Public adjusters
CE 5-620 - All Lines adjusters

A common question we receive related to courses other than the 5-hour Law and Ethics Update course is, "*Can I get credit if I take this course?*". With the exception of title agents and public adjusters (who must take courses specific to their license), credit will be given for any approved continuing education course. For example: An all lines adjuster would get credit for a course with a course authority of CE 2-20 etc.

In closing, a course authority allows you to generally determine the subject matter of a course and who it was designed for. This allows you to take subject matter which is of interest to you.

Are You Compliant with Your CE or Not?

To be CE compliant requires more than just taking CE courses. Below are a few suggestions for remaining CE compliant:

CE requirements change. You should regularly review your CE status through your [MyProfile](#) account. Your total hours have specific allocation requirements that must be met. Be sure to take all the right categories of CE courses.



Check for late hours. Hours taken after your due date will still post on your compliance evaluation screen, but they will be noted as "Late". Though your hours requirement may have been met, late completion of your continuing education requirement will result in penalties.

Check prior evaluation periods. Always check previous compliance periods to make sure you are not delinquent for a prior period. Be sure to click on VIEW ENFORCEMENT NOTICE just below the Not Compliant text to check for any outstanding fines.

Check your transcript. The same course cannot be taken with the same provider within a two-year period and receive credit. This is noted on your transcript as a duplicate course. You will need to take a different course to meet your CE requirement.

We wish you success in completing your hours to remain knowledgeable in an ever-changing insurance market. And remember, your CE compliance date is your DUE date, not your DO date.

Because many factors may affect your continuing education requirement (e.g. licenses held, number of years licensed, etc.), we encourage you to periodically check your [MyProfile](#) account to determine your individual continuing education compliance requirements and status. You will also be able to find more approved CE courses after logging in to your [MyProfile](#) account versus the public search option, which limits the results to the first 100 course offerings.

Puzzle Answers





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Title Agency Data Call 2019

Notice from the Florida Office of Insurance Regulation

2019 Filing Deadline is May 31, 2019

Data call related specifically to Annual Reporting by Agencies of Title Insurance

Please Read All Instructions Below Carefully

The Florida Office of Insurance Regulation (Office) is conducting its annual Title Agencies Data Call pursuant to Sections [624.307](#) and [627.782, F.S.](#) and [Sec. 690-186.013, F.A.C.](#)

Title Insurance Agencies licensed at some time during Calendar Year 2018 are required filers. There are no exceptions - even if your agency closed during 2018.

Your submission is due to the Office no later than 11:59PM ET on Thursday, May 31, 2019.

The Office has developed a new system called the Insurance Regulation Filing System (IRFS) to replace the Data Collection and Analysis Modules (DCAM) for reporting data submissions.

Here is the link: <https://irfs.fldfs.com/>

A How To guide is also available at:


<https://www.floir.com/siteDocuments/SubmittingTitleFilingsIRFS.pdf>

- Using your DCAM account username and password, log into the new system. If you have not used DCAM before, create a new account.
- New users must subscribe its agency(ies) using the Entity Management on the User Menu. Select the Licensee/Agencies tab.
- Select Add Licensee/ Agency.
- Type in the Agency Name and click Search.
- Select your agency next to its name and click the Add Selected button at the bottom of the screen.
- Select Create Filing on the top right corner.
- In the Data Collection tile, click Begin.
- STEP 1: Select the agency for which you are creating the filing from the Licensees/Agencies tab. Click Next.
- STEP 2: Select the Title Insurance Data Calls for Agencies. Click Next.
- STEP 3: Skip step Three, which is for group filings (not permitted with this data call).
- STEP 4: Review the information. Click Create. You will be redirected to the Workbench.

- View and edit the filing on the Workbench by clicking the Filing ID in the first column.
- Expand components by clicking on the plus sign.
- The data template, which has been available within IRFS since January 1, 2019, must be downloaded from within IRFS, completed locally on your computer, and then uploaded back in the same Web page in Excel format. Either Excel 2003 (.xls) or Excel 2007 (.xlsx) will be accepted.

The full template contains seven tabs:

1. Version - includes the Office's contact information and reporting date reminder
2. Instructions - data template must be downloaded from IRFS for the purpose of reporting information
3. Report_Lines - Two columns extend down a series of questions and required responses (enter either text or numeric in the two columns, as shown)
4. Schedule A - Additional agency information
5. Schedule B - Agent activities
6. Schedule C (Residential) - Title agent statistical information submission for 1-4 residential units
7. Schedule C (Commercial) - Title agent statistical information submission for commercial units.
8. Agency_Comments - Check the questions on this tab. If any appear with "Comments Required" it means your responses on previous tabs suggest that clarification is required for the item(s) noted. Clarifications must be understandable and justifiable when reviewed by the Office. You may contact the Office if you have questions.

- In the Company Contacts Component, other email accounts subscribed to your agency will be listed under Add Company Contact. Include additional email addresses that are not subscribers of the agency in the text box. Any email listed in this component will receive email notifications about the filing. Click Save.
- Select the Title Insurance Agency Filing Certification. The certification must be completed by an agency officer (electronic signature accepted). Type the year 2017 at the top, the officer's name in the middle and the officer's title at the bottom. Press the  to save the certification.
- You can include a cover letter. This is an optional component for the filing.
- Include any additional and optional information that is deemed important to the overall submission. These optional items may be uploaded as PDF documents under the "Other Documents" component.
- There is an optional Response to Request for Clarification component that may be ignored during the initial filing. This is for use only if the Office has questions after reviewing your filing.
- When all mandatory components are Complete, your filing may be submitted by clicking on the Submit button.
- You and any accounts listed in Company Contacts will receive an email receipt with your Filing ID. If you do not receive an email and the submission status does not change to Received, contact the Office's Market Research and Technology Unit at: TitleAgencyReporting@flair.com.

Further instructions are available on our website at:

<https://www.flair.com/Office/Reporting.aspx#Title>

If you have questions regarding this filing process, please email the Office at: TitleAgencyDataCall@flair.com or contact the Market Data Collections Unit at 850-413-3147. **If phone lines are busy you are encouraged to send your questions by email. Your email may request that a representative from Market Data Collections call you (remember to provide your number). Calls will be returned in the order your email messages are received.**

Send email to: TitleAgencyReporting@flair.com.

Bail Bond Agents - Alert - April 1, 2019 Deadline for Registration

Florida Statutes [s.648.42](#) requires bail bond agents to register and file their current power of attorney form with the county where they reside, by April 1 of every odd year. Bail bond agents may register in the same manner in each county where they will be posting bonds. For more information about registering, bail bond agents should contact the surety companies they are appointed to represent and the sheriff and clerk of the circuit court in the counties where they will be posting bonds.

Life and Health Advertising

Life and health advertising must have prior approval from the benefiting insurance company before being disseminated. Any advertisements approved by the insurer should be used exactly as approved. See Rule [69B-150.013\(10\)](#), F.A.C.

When advertising for life, health or annuity products, if there is a reference in the advertisement to a specific policy feature, interest or bonus rate, premium amount, etc., the name of the insurer issuing the policy needs to be disclosed in the advertisement. Furthermore, the insurer needs to approve the advertisement prior to dissemination. Making any alterations to an advertisement that has been approved by the insurer could cause it to no longer be compliant. See [69B-150.013\(10\)](#) and [69B-150.114](#), F.A.C.

Title Agencies: 2018 Administrative Surcharge Was Due January 30, 2019

In case you missed it

Subsection [624.501\(27\)\(e\)2](#), F.S., requires any title insurance agency licensed in Florida on January 1 of each year to remit an administrative surcharge of \$200 to the Florida Department of Financial Services.

Any title insurance agency licensed in Florida on January 1, 2019, was emailed a reminder in January. The email was sent to the agency's email address on file with the Department.

Failure to pay the surcharge on or before January 30, 2019 may result in administrative action which could include a fine in addition to the original surcharge. Payment must be made securely online via the title agency's [MyProfile](#) account. Paper checks are not accepted.

Compliance Information

Department licensees and consumers can access compliance information at the Division of Insurance Agent and Agency Services' web page [Compliance Information](#). Additional information is available by type of license at our [Frequently Asked Questions](#) web page.



Make Sure You Don't Miss Important Information From Us

We highly recommend licensees routinely check their [MyProfile](#) accounts for messages from the Department. We send an email notification when a message has been sent to remind you to check your [MyProfile](#) account, but on rare occasions you may not receive that email. For this reason, we suggest you add our domains **dfs.state.fl.us** and **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you are able to receive email notifications from us.

Licensees who have a valid email address on file with the Department, as required by law, are sent important email notifications when something affecting their application, license, continuing education, or appointment(s) occurs. Additionally, we will keep you informed with warnings regarding new schemes and scams being marketed to licensees.

You can update your contact information through your [MyProfile](#) account. We want to keep you informed in a timely manner of pertinent information. You are still required to abide by the Florida Insurance Code regardless of whether you read the information we provide or attempt to provide.

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Case Notes

Case: An investigation was opened after multiple insurance companies alleged a public adjuster had a financial interest in water restoration and construction companies. In addition, the subject failed to obtain both insureds' signatures on a public adjusting contract submitted to an insurance company as required by statutes.

Marriage records showed the subject and the owner of the water restoration and construction companies were married. Bank information revealed payments from the adjusting firm to the water restoration company and proved the firm deposited monies into the construction company's bank account. Property records for the address listed on the public adjusting contracts showed the warranty deed and the mortgage are in both the subject and spouse's names. The address the subject used on his license record is a mail box at a retail mail box rental facility. The rental application for the box confirmed the subject and his spouse had rented the mail box. A second property was located that is deeded in the name of the subject and his spouse. This property has a Homestead exemption filed on it. Investigators went to the Post Office where the water restoration company rented a mail box. During our visit, we observed as mail was picked up from the mail box of the water restoration company. Post Office Officials obtained identification from the person getting the mail and it was the subject of our investigation.

Review of the public adjuster's contracts confirmed the subject failed to obtain the signature of all named insureds on all contracts, and all contracts were signed on the date of loss, indicating the subject failed to comply with the required 48 hour waiting period.

Disposition: Fined \$5,000.00.

Case: A children's day care center gave a \$4,600 down payment to its agent for renewal of its general liability, workers compensation and property policies. When the center received a non-renewal notice for one policy and a cancellation notice for another, it filed a complaint with the Department. The center provided copies of the negotiated premium check and Certificates of Insurance (COI) provided by the agent. An investigator contacted the three companies involved, and determined the agent was not appointed with one of the companies, and the policy number on the COI belonged to another insured. The second policy was cancelled for non-payment, and the third was non-renewed the previous year. The investigator established the agent issued fraudulent Certificates of Insurance and misappropriated the center's insurance premium.

Disposition: License revoked.

Case: An investigation was opened based on a termination for cause letter from an insurance company alleging the subject submitted several life insurance applications without the consent and knowledge of the insureds. Investigators obtained affidavits from the insurance company, consumers, and documentation from the insurance carrier. The applications in question contained false personal information. One of the applicants was a senior, who was blind and confined to a nursing home at the time of the application. All the applications reviewed had false addresses and phone numbers listed for the applicants. The subject admitted he submitted these applications.

Disposition: Suspended for six months.

Case: Information received from a jail alleged a bail bond agent moved his agency but did not submit the new address information to the department within 10 days as required.

Department investigators attempted to conduct an inspection of the bail bond agency's records on seven occasions on different days and times. The agency was closed when investigators visited the agency and a note was posted on the door directing visitors to call a phone number for assistance. Eventually, the bail bond agent was reached and an inspection was performed.

Review of the bail bond agency files revealed the bail bond agent was charging an unlawful fee, in addition to the premium, to travel to a jail outside of his resident county to post a bond. The bail bond agent also failed to include the agency's complete address on his advertisements and failed to submit a new Designation of Primary Bail Bond Agent form to the department.

Disposition: Fined \$5,000 and placed on probation for one year.

Case: An investigation was opened on a title insurance agency for failure to designate a licensed and appointed title agent in charge of the agency. Investigators conducted an inspection and determined an individual who was not properly licensed and appointed was signing and issuing policies for the agency.

During the inspection, the unlicensed individual told investigators she signed policies as the agent in charge. Records from the Bureau of Licensing show the individual lost her appointment in 2009 for failing to comply with Continuing Education requirements, and was never reinstated. The Bureau of Licensing sent a notice in 2011 warning the individual her license would be terminated in six months if the licensee failed hold an appointment for 48 consecutive months. In 2012, the license expired.

The unlicensed person contacted the Bureau of Licensing in 2015 to find out the status of her license. The individual was advised the insurer, which failed to appoint her, would need to complete an inadvertent error affidavit before the department could consider backdating an appointment and reinstating the license. The department received the affidavit nearly two years after the individual was advised of the requirement.

Investigators obtained numerous documents proving the individual was transacting insurance without the proper license and appointment for years. As a result of our investigation, the unlicensed person withdrew her request for reinstatement.

Disposition: Fined \$7,500.

Case: A referral from the Office of Insurance Regulation alleged a Home Warranty and Automobile Warranty agent provided coverage and

assumed the risk, after its contract with a warranty company expired. The “warranties” were not backed by an authorized insurer. The Office of Insurance Regulation ultimately issued a Cease and Desist order prohibiting the subject from acting as an unauthorized insurer. A review of the documentation confirmed the licensee was in violation of [s.626.901\(1\)](#), F.S. Investigators discovered the subject provided quotes and offered life insurance to Florida residents without being properly licensed or appointed to do so.

Disposition: Administrative license surrender.



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Enforcement Actions - November 2018 through January 2019

Some of the following enforcement actions were resolved through a settlement process resulting in an order for discipline. Notification of enforcement actions is in the public interest. While every effort is made to provide correct information, our readers are cautioned to check with the Department before making a decision based upon this listing. This listing does not reflect pending appeals or requests for hearings. The license or registration status may have changed since the filing of these orders. We suggest that you search the [Licensee Search](#) or make a [public records request](#) to verify the current status of any license or registration.



IMPORTANT NOTE: Actions taken before July 1, 2015 are located at [FLDFS Final Orders](#). Actions taken after July 1, 2015, can be searched for at the Florida Division of Administrative Hearings' (DOAH) [website](#). For further information, you may make a public records request via [email](#) or contact the [Public Records Unit](#).

Warning: No part of this listing may be used by a licensee to gain an unfair competitive advantage over any person named herein. Any licensee who does so could be in violation of Section 626.9541(1)(c), Florida Statutes.

Last/Business Name	First Name	License	License Type	Disposition	City, State	Documentation
ABRAMSON	ALESIA	W290984	Health	Revocation	FT MYERS, FL	ORDER OF REVOCATION
ACOSTA	RAFAEL	W246373	Life, Health, & Variable Annuity	Revocation	MIAMI, FL	ORDER OF REVOCATION
AMERICAN FREEDOM ASSURANCE		P169695	Title Agency	Suspension 3 Months	PHOENIXVILLE, PA	ORDER OF SUSPENSION
APONTE	ALBERTO	P228640	Auto Warranty	Revocation	APOPKA, FL	ORDER OF REVOCATION
ARMSTRONG	RYAN	P113515	General Lines	Revocation	TEQUESTA, FL	ORDER OF REVOCATION
ASOREY	ARIEL	P002542	Public Adjuster	Suspension 3 Months	MIAMI, FL	ORDER OF SUSPENSION
ATRIUM GENERAL INSURANCE AGENCY INC		L101101	Agency	Revocation	HOLLYWOOD, FL	CONSENT ORDER
BASILE	ROBERT	W015381	Life & Variable Annuity	Indefinite Suspension	ONTARIO, CA	NOTICE OF TEMPORARY SUSPENSION

BEADNELL	JHORDYN	W194776	Life Including Variable Annuity	Revocation	COCOA, FL	ORDER OF REVOCATION
BEAUDETTE	EILEEN	A017025	General Lines	\$1,500 Monetary Penalty, Probation 1 Year	NAPLES, FL	CONSENT ORDER
BEST INSURANCE INC		L059213	Agency	\$5,000 Monetary Penalty, Probation 1 Year	FT MYERS, FL	CONSENT ORDER
BIERSCH	CURT	D079309	General Lines	\$1,500 Monetary Penalty, Probation 1 Year	LOS ANGELES, CA	CONSENT ORDER
BLAKE	CHRISTOPHER	P033469	Life, Health, & Variable Annuity	Revocation	CHATTANOOGA, TN	ORDER OF REVOCATION
BRADFORD	NIHJA	P172587	Customer Representative	Revocation	LARGO, FL	ORDER OF REVOCATION
BROOKS	CRYSTAL	W327673	Life, Health, & Variable Annuity	Revocation	MELBOURNE, FL	ORDER OF REVOCATION
BYCK	DAVID	P144267	Life, Health, & Variable Annuity	Revocation	WELLINGTON, FL	FINAL ORDER
CARTER	JOHN	W322156	All Lines Adjuster	Revocation	TAMPA, FL	ORDER OF REVOCATION
CASE	MELVIN	A042700	Life, Health, & Variable Annuity	Revocation	JACKSONVILLE, FL	FINAL ORDER
CASTILLO	ALLEN	P032680	All Lines Adjuster	Indefinite Suspension	DAVIE, FL	NOTICE OF TEMPORARY SUSPENSION
CERTIFIED TITLE GROUP LLC		W377568	Title Agency	\$1,500 Monetary Penalty	NAPLES, FL	CONSENT ORDER
CLA COMPANY INC		W262925	Title Agency	\$500 Monetary Penalty, Probation 1 Year	ROCKVILLE, MD	CONSENT ORDER
CONCEPCION	DARICE	W328156	Life & Variable Annuity	Revocation	ORLANDO, FL	ORDER OF REVOCATION
CRAWFORD	JAMES	W064017	All Lines Adjuster	Revocation	ST JOHNS, FL	NOTICE OF REVOCATION
DEMARCO	MARIA	W187444	Customer Representative	Revocation	LAKELAND, FL	NOTICE OF REVOCATION
D'HAESELEER JR.	RONALD	P220162	Life, Health, & Variable Annuity, General Lines	Revocation	VERO BEACH, FL	ORDER OF REVOCATION
DVC TITLE & ESCROW, LLC		W322406	Title Agency	Suspension 3 Months	WINTER GARDEN, FL	ORDER OF SUSPENSION
EADDY	MIRANDA	W475364	Personal Lines	Suspension 2 Months	WINDSOR, CT	ORDER OF SUSPENSION
EAST COAST TITLE SERVICES, INC.		E103068	Title Agency	Suspension 3 Months	FORT LAUDERDALE, FL	CONSENT ORDER
ELLIS	CARRIE	W212343	Health	Revocation	MELBOURNE, FL	ORDER OF REVOCATION
ENGLAND	JASON	W364117	Health	Revocation	MELBOURNE, FL	ORDER OF REVOCATION
ESCOBAR	GERMAINE	P059508	Life & Variable Annuity, General Lines	Indefinite Suspension	MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION
EVANKOVICH	MARK	W203787	Personal Lines	License Surrender	WETHERSFIELD, CT	CONSENT ORDER
FIRST TITLE OF BROWARD INC		W147948	Title Agency	\$2500 Monetary Penalty	FORT LAUDERDALE, FL	CONSENT ORDER
FLORESTAL	CHARLES	W101082	Life & Variable Annuity	Revocation	GREENACRES, FL	ORDER OF REVOCATION
FLORIDA UNIVERSAL TITLE, LLC		P081814	Title Agency	\$1,500 Monetary Penalty	NAPLES, FL	CONSENT ORDER

FORD	TRACEY	E068518	General Lines	Revocation	MELROSE, FL	ORDER OF REVOCATION
GAINSBURG	BARRY	W452896	Life, Health, & Variable Annuity	Revocation	PLANTATION, FL	CONSENT ORDER
GARDNER	TAMMY	P124973	Life, Health, & Variable Annuity	Revocation	TAMPA, FL	ORDER OF REVOCATION
GLEVIS	JEAN	W157189	Life, Health, & Variable Annuity	Revocation	NAPLES, FL	NOTICE OF REVOCATION
GLOBAL INSURANCE AND FINANCIAL SERVICES INC		L006994	Agency	\$6,000 Monetary Penalty, Probation 1 Year	MIAMI LAKES, FL	CONSENT ORDER
GRANITUR	ERIC	P085370	Life & Variable Annuity	Revocation	VERO BEACH, FL	NOTICE OF REVOCATION
GUERRERO	JESUS	P052027	Public Adjuster	\$5,000 Monetary Penalty	MIAMI, FL	CONSENT ORDER
HALLECK JR	RICHARD	P129650	Bail Bond	Indefinite Suspension	TAMPA, FL	NOTICE OF TEMPORARY SUSPENSION
HAVER	JULIA	P062292	Customer Representative	Revocation	MACCLENNY, FL	ORDER OF REVOCATION
HEALTHPOCKET, INC DBA AGILEHEALTHINSURANCE AGENCY		L096570	Agency	\$10,000 Monetary Penalty	SALT LAKE CITY, UT	CONSENT ORDER
HESS	WAYNE	A118034	Life, Health, & Variable Annuity	Revocation	WEST PALM BEACH, FL	ORDER OF REVOCATION
HOUSE OF TITLE, L.L.C.		W041191	Title Agency	\$1,500 Monetary Penalty	ORLANDO, FL	CONSENT ORDER
HUEY	MARY	W286182	Life, Health, & Variable Annuity	Revocation	FORT MYERS, FL	ORDER OF REVOCATION
HYDE	JENNIFER	W292089	Life & Variable Annuity	\$1,500 Monetary Penalty, Probation 1 Year	METAIRIE, LA	CONSENT ORDER
INGRAHAM, V	HENRY	P198976	Life, Health, & Variable Annuity	Suspension 6 Months	CORAL SPRINGS, FL	CONSENT ORDER
ISMA DELICE	ROSELINE	W238970	Life, Health, & Variable Annuity	Suspension 6 Months	MIRAMAR, FL	CONSENT ORDER
KOVACS	MICHAEL	W014458	Life, Health, & Variable Annuity	\$3,500 Monetary Penalty	MAITLAND, FL	CONSENT ORDER
LAMARRE	JODIE	A148204	Life & Variable Annuity	Revocation	SARASOTA, FL	ORDER OF REVOCATION
LANCASTER	PHILIP	W204169	General Lines	Revocation	LAKELAND, FL	NOTICE OF REVOCATION
LANDMARK TITLE SERVICES, LLC		P072631	Title Agency	Suspension 3 Months	ORANGE CITY, FL	ORDER OF SUSPENSION
LARRY	DA'MON	W283239	Life, Health, & Variable Annuity	Revocation	TAMPA, FL	NOTICE OF REVOCATION
LAVELLE	KYLE	W238071	Life, Health, & Variable Annuity	Revocation	DAYTONA BEACH, FL	ORDER OF REVOCATION
LENSCAPE SETTLEMENT SERVICES		W261822	Title Agency	Suspension 3 Months	ERIE, PA	ORDER OF SUSPENSION
LEONARD	PEGGY	P163609	Customer Representative	Revocation	OAKLAND PARK, FL	CONSENT ORDER
MARTIN	CHRISTOPHER	W232329	General Lines	\$1,500 Monetary Penalty	MINNEAPOLIS, MN	CONSENT ORDER
MARTINEZ SR	ANTONIO	E139290	Bail Bond	Indefinite Suspension	LABELLE, FL	NOTICE OF TEMPORARY SUSPENSION
MATOS	LEONARD	E163158	Life & Variable Annuity	Suspension 3 Months	FT LAUDERDALE, FL	ORDER OF SUSPENSION

MAXEY	MICHAEL	D001991	Bail Bond	Suspension 6 Months	CRAWFORDVILLE, FL	CONSENT ORDER
MAY	HECTOR	A169020	Life, Health, & Variable Annuity	Indefinite Suspension	NEW CITY, NY	NOTICE OF TEMPORARY SUSPENSION
MCELROY	SAMUEL	W293260	Life, Health, & Variable Annuity	Probation	CHICAGO, IL	CONSENT ORDER
MENENDEZ	JESSICA	A176431	General Lines	Suspension 12 Months	MIAMI LAKES, FL	CONSENT ORDER
MID-ATLANTIC TITLE, LLC		W421094	Title Agency	\$1,500 Monetary Penalty	TOWSON, MD	CONSENT ORDER
MID-SOUTH TITLE INSURANCE AGENCY, LLC		W385887	Title Agency	\$1,500 Monetary Penalty	PLANTATION, FL	CONSENT ORDER
NAVESINK RISK SERVICES LLC		L100196	Agency	\$750 Monetary Penalty, Probation 1 Year	EATONTOWN, NJ	CONSENT ORDER
NESMITH JR.	STEPHEN	W032030	Life, Health, & Variable Annuity	Revocation	JACKSONVILLE, FL	ORDER OF REVOCATION
NILES	THOMAS	D030233	Life, Health, & Variable Annuity	Suspension 3 Months	SARATOGA SPRINGS, NY	CONSENT ORDER
NIVCOE TITLE AND INVESTMENTS LLC		W438147	Title Agency	Suspension 3 Months	WINTER PARK, FL	ORDER OF SUSPENSION
PARKER	ANTOINE	P101665	Personal Lines	Administrative Surrender	WESLEY CHAPEL, FL	CONSENT ORDER
PEREZMARTINEZ	ROSA	E055997	Life, Health, & Variable Annuity	Suspension 12 Months	HOMESTEAD, FL	CONSENT ORDER
PETRUZZELLI	DEBRA	W407001	Public Adjuster	Suspension 3 Months	ORLANDO, FL	ORDER OF SUSPENSION
PHILLIPS	JIHAN	W280845	Legal Expense, Life & Variable Annuity	Revocation	PALM BAY, FL	NOTICE OF REVOCATION
PINTO	DANI	W223204	Health, Personal Lines	Revocation	PORT ST LUCIE, FL	ORDER OF REVOCATION
POPPELL III	THOMAS	A209654	Surplus Lines, General Lines	\$3,000 Monetary Penalty	LAKE MARY, FL	CONSENT ORDER
RIVAS	SALVADOR	A221251	Managing General Agent, Bail Bond	\$500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
ROBERTS, JR	ERNEST	W101089	Adjuster	\$1,750 Monetary Penalty, Probation 1 Year	TROY, TX	CONSENT ORDER
ROTH	ALLAN	A226776	Life, Health, & Variable Annuity	Revocation	OLDSMAR, FL	NOTICE OF REVOCATION
ROWE JR	HARVEY	P056924	Public Adjuster	Suspension 3 Months	LYNN, MA	ORDER OF SUSPENSION
SANCHEZ	WENDY	P177766	Public Adjuster	Revocation	MIAMI, FL	FINAL ORDER
SANTORO	VINCENT	A231854	Life, Health, & Variable Annuity, General Lines	Administrative Surrender	LAKE MARY, FL	CONSENT ORDER
SCHMIDT	CHARLES	W274246	Health	Revocation	MELBOURNE, FL	ORDER OF REVOCATION
SMITH	JERMAINE	W342853	Life, Health, & Variable Annuity	Revocation	POMPANO BEACH, FL	NOTICE OF REVOCATION
STEIDING	TERESA	D035888	Bail Bond	Indefinite Suspension	TAMPA, FL	NOTICE OF TEMPORARY SUSPENSION
STOIA	LISA	P219333	Customer Representative	Revocation	FLAGLER BEACH, FL	ORDER OF REVOCATION
SUNCOAST TITLE OF WELLINGTON INC	WELLINGTON	E092492	Title Agency	\$1,250 Monetary Penalty	PALM BEACH GARDENS, FL	CONSENT ORDER
SUPERIOR TITLE AND ESCROW, LLC.		W300617	Title Agency	License Surrender	LEWIS CENTER, OH	CONSENT ORDER

SWETT & CRAWFORD		L037988	Agency	\$1,500 Monetary Penalty	LOS ANGELES, CA	CONSENT ORDER
TITLE CONSULTING SERVICES, LLC		W377935	Title Agency	\$1,500 Monetary Penalty	WARREN, NJ	CONSENT ORDER
TITLE SEARCH INC		A265838	Title Agency	Suspension 3 Months	CORAL GABLES, FL	ORDER OF SUSPENSION
TITLEHOST DORAL LLC		W408732	Title Agency	Suspension 3 Months	DORAL, FL	ORDER OF SUSPENSION
T-MOBILE USA INC.		E083916	Portable Electronics Lead	\$21,235 Monetary Penalty	PLANTATION, FL	CONSENT ORDER
TOPPO	PILAR	W282762	Life, Health, & Variable Annuity	\$5,000 Monetary Penalty, Probation 2 Years	HOLIDAY, FL	CONSENT ORDER
TUCEK	ALBERTA	W058827	General Lines	\$5,000 Monetary Penalty, Probation 1 Year	FORT MYERS, FL	CONSENT ORDER
ULTRA TITLE ASSOCIATES, LLC		W338025	Title Agency	Suspension 3 Months	NAPLES, FL	ORDER OF SUSPENSION
VERDESOTO	JIMMY	W173279	Credit Lines	Revocation	MIAMI, FL	NOTICE OF REVOCAION
WATSON, JR	DONALD	E023658	Life & Variable Annuity	Permanently Barred	BRADENTON, FL	CONSENT ORDER
WISE	VANESSA	W291406	Customer Representative	Revocation	LAKE MARY, FL	ORDER OF REVOCAION
ZOGHBI	ANTONIO	A294307	General Lines	Revocation	CORAL GABLES, FL	CONSENT ORDER

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Bureau of Licensing

General inquiries for everybody - Agents, Adjusters and Agencies
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Bureau of Investigation

Compliance issues, licensees and insurers ONLY:

Title@MyFloridaCFO.com

For title insurance compliance matters **NOT** related to Licensing or Education.

BailBond@MyFloridaCFO.com

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For adjuster compliance matters **NOT** related to Licensing or Education.

askDFS@MyFloridaCFO.com

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Title Insurance Data Call

TitleAgencyReporting@flor.com - For questions about the filing process

TitleDataCall@flor.com - For all other questions about the data call

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